## IN THE CLAIMS

The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

- 1. (Currently Amended) A method for facilitating remote configuration of a radio frequency (RF) module for RF transaction completion to enable the module to complete financial transactions via RF using a financial transaction account associated with an RF module account issuer, the method comprising:
- a. providing [[a]] the RF module, which is configured for use with a mobile device including comprising a mobile device microprocessor, the RF module and configured to be in physical and logical communication with the mobile device microprocessor;
- b. facilitating mutual authentication between [[a]] an RF module personalization system [[unit]] and the RF module; and
- c. transmitting providing the personalization data from the RF module account issuer [[file]] to the RF module via the mobile device microprocessor to enable the RF module to complete financial transactions via RF, RF transaction for processing, the personalization file being provided by a RF module account issuer system personalization unit.

wherein the transmission of the personalization data is performed by the RF module personalization system, and

wherein the personalization data comprises financial transaction account

data and an encryption key, the account data comprising an account number and an account
expiration date.

- 2. (Currently Amended) A method of claim 1, <u>further</u> comprising providing the RF module with an authentication key prior to providing the RF module to the mobile device.
- 3. (Currently Amended) A method of claim 1, <u>further</u> comprising communicating with the RF module via a mobile device account issuer to facilitate mutual authentication between the <u>RF module</u> personalization system and the RF module.
- 4. (Currently Amended) A method of claim 1, <u>further</u> comprising communicating with the RF module to supply the personalization <u>data</u> [[file]] via the mobile device subsequent to communicating with [[the]] <u>a</u> mobile device account issuer, wherein communication with the mobile device account issuer is established prior to communicating with the RF module.
- 5. (Currently Amended) A method of claim 4, <u>further</u> comprising verifying that the RF module is valid for personalization by the <u>RF module</u> personalization <u>system</u> [[unit]].

- 6. (Currently Amended) A method of claim 1, <u>further</u> comprising providing the personalization <u>data</u> [[file]] to the RF module via a mobile device account <u>issuer</u> [[provider]].
- 7. (Currently Amended) A method of claim 1, <u>further</u> comprising providing the personalization <u>data</u> [[file]] to the RF module through direct communication.
- 8. (Currently Amended) A method of claim 1, <u>further</u> comprising providing the personalization <u>data</u> [[file]] to the RF module via a mobile device universal <u>serial</u> bus (USB), the mobile device USB being in communication with the <u>RF module</u> personalization <u>system</u> [[unit]] and with the mobile device microprocessor.
- 9. (Currently Amended) A computer-readable storage medium containing a set of instructions for a general purpose computer configured [[for]] to:

a. providing a RF module for use with a mobile device including a mobile device microprocessor, the RF mobile device configured to be in physical and logical communication with the mobile device microprocessor;

b. facilitating a. facilitate mutual authentication between [[a]] an RF module personalization system [[unit]] and [[the]] an RF module, the RF module is configured for use with a mobile device comprising a mobile device microprocessor, and configured to be in physical and logical communication with the mobile device microprocessor; and

e. providing the b. transmit personalization [[file]] data from the RF module account issuer to the RF module via the mobile device microprocessor to enable the RF module to complete financial transactions via RF, for RF transaction processing, the personalization file being provided by a RF module account issuer system personalization unit.

wherein the transmission of the personalization data is performed by the RF module personalization system, and

wherein the personalization data comprises financial transaction account data and an encryption key, the account data comprising an account number and an account expiration date.

- 10. (Currently Amended) A system for remotely configuring [[a]] an RF module for RF transaction completion radio frequency (RF) module to enable the module to complete financial transactions via RF using a financial transaction account associated with an RF module account issuer, the system comprising:
- a. [[a]] the RF module, which is device configured for use with a mobile device comprising a mobile device microprocessor, and configured to be in physical and logical communication with [[a]] the mobile device microprocessor, said the RF module device including a comprising an RF module device database configured to store [[a]] personalization [[file]] data, the mobile device microprocessor configured to provide the personalization data [[file]] to the RF module database for storage;

b. a mobile device account issuer , the mobile device account issuer communication interface configured to enable communication between a mobile device

account issuer and communicate with the RF module device via the mobile device microprocessor, and

c. [[a]] an RF module device account issuer system comprising [[a]] an RF module personalization system [[unit]], the RF module personalization system being [[unit]] configured to transmit [[provide]] the personalization data from the RF module account issuer system [[file]] to the RF module device. module,

wherein the personalization data comprises financial transaction account data and an encryption key, the account data comprising an account number and an account expiration date.

- 11. (Currently Amended) A system of claim 10, wherein the personalization <u>data</u> [[file]] is provided to the RF module <u>device</u> via the mobile device account issuer, the mobile device account issuer <u>being</u> configured to communicate with [[a]] <u>the</u> RF module <u>device</u> account issuer for receiving the personalization [[file]] <u>data</u>.
- 12. (Currently Amended) A system of claim 11, wherein the mobile device includes a universal <u>serial</u> bus (USB) connector in communication with the RF module <u>device</u> via the mobile device microprocessor for providing the personalization <u>data</u> [[file]] to the RF module.
- 13. (Currently Amended) A system of claim 10, wherein the personalization <u>data</u> [[file]] is provided to the RF module subsequent to the mobile device communicating to the mobile account issuer that a RF module is to be personalized.